

In re:
Rhiannon Marie Gatto
Debtor

Case No. 22-10892-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 29, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db	+ Rhiannon Marie Gatto, 4511 Melrose Street, Philadelphia, PA 19124-4115
14681828	+ American Heritage Federal Credit Union, 3110 Grant Ave, Philadelphia, PA 19114-2542
14681851	+ Young, Marr, Mallis & Deane, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 30 2022 00:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 30 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2022 00:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14681827	+ Email/Text: broman@amhfcu.org	Jul 30 2022 00:49:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14681830	+ EDI: BANKAMER.COM	Jul 30 2022 04:53:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
14681829	+ EDI: BANKAMER.COM	Jul 30 2022 04:53:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14681831	+ EDI: CAPITALONE.COM	Jul 30 2022 04:53:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14681832	+ EDI: CAPITALONE.COM	Jul 30 2022 04:53:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14681839	+ EDI: CITICORP.COM	Jul 30 2022 04:53:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14681836	Email/Text: operationsclerk@easypayfinance.com	Jul 30 2022 00:49:00	Easy Pay/Duvera Collections, 3220 Executive Ridge, Vista, CA 92081
14681835	Email/Text: operationsclerk@easypayfinance.com	Jul 30 2022 00:49:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
14681838	+ EDI: AMINFOFP.COM	Jul 30 2022 04:53:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14681837	+ EDI: AMINFOFP.COM	Jul 30 2022 04:53:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14681833	EDI: JPMORGANCHASE	Jul 30 2022 04:53:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14681834	EDI: JPMORGANCHASE		

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		Jul 30 2022 04:53:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14681840	+ EDI: CITICORP.COM	Jul 30 2022 04:53:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14681841	Email/Text: blegal@phfa.org	Jul 30 2022 00:49:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14681844	EDI: PRA.COM	Jul 30 2022 04:53:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14681843	EDI: PRA.COM	Jul 30 2022 04:53:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14681842	+ Email/Text: blegal@phfa.org	Jul 30 2022 00:49:00	Pennsylvania Housing Finance Agency, 211 N Front St, Harrisburg, PA 17101-1406
14681845	+ EDI: WTRRN BANK.COM	Jul 30 2022 04:53:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14681846	+ EDI: WTRRN BANK.COM	Jul 30 2022 04:53:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14681850	+ EDI: WFHOME	Jul 30 2022 04:53:00	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
14681847	+ EDI: WFHOME	Jul 30 2022 04:53:00	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 435 Ford Road, Suite 300, Saint Lewis Park, MN 55426-4938
14681849	+ EDI: WFCCSBK	Jul 30 2022 04:53:00	Wells Fargo Bank NA, Po Box 94435, Albuquerque, NM 87199-4435
14681848	+ EDI: WFHOME	Jul 30 2022 04:53:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

Name	Email Address
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GARY F. SEITZ

on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net

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GARY F. SEITZ

gseitz@gsbblaw.com gfs@trustesolutions.net

PAUL H. YOUNG

on behalf of Debtor Rhiannon Marie Gatto support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION bkgroup@kmlawgroup.com
rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor AMERICAN HERITAGE bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Rhiannon Marie Gatto</u>	Social Security number or ITIN	xxx-xx-1098
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-10892-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rhiannon Marie Gatto

7/28/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.